

## Option To Join The Local Government Pension Scheme (LGPS)

**Joining The Scheme** You have the right to join the LGPS. You will not be automatically brought into the Scheme if your contract of employment is for less than 3 months

**Choice of Main Section or 50/50 Section** You have the further choice of which Section of the LGPS you wish to join. Either the Main Section or the 50/50 Section (where the cost and the benefits are half of the Main Section).

If you want to participate in the LGPS, please complete the form overleaf indicating which Section you wish to join, and return it to the address specified.

### **MAIN SECTION**

**What does it cost?** The table below sets out the contribution rates payable during 2015/2016 based on your annual rate of pay.

<b>Band</b>	<b>Range</b>	<b>Main Section Contribution Rate</b>
1	£0-£13,600	5.5%
2	More than £13,601 up to £21,200	5.8%
3	More than £21,201 up to £34,400	6.5%
4	More than £34,401 up to £43,500	6.8%
5	More than £43,501 up to £60,700	8.5%
6	More than £60,701 up to £86,000	9.9%
7	More than £86,001 up to £101,200	10.5%
8	More than £101,201 up to £151,800	11.4%
9	More than £151,801	12.5%

**What pension do I earn?** The LGPS is a career average revalued earnings pension scheme.

Your pension is 1/49<sup>th</sup> of each year's pensionable pay. For example for a pay of £49,000 in a year, the pension built up in that year would be £1,000. The pension earned each year is then revalued in line with CPI inflation. Go to [www.lgps2014.org.uk](http://www.lgps2014.org.uk) for more information.

### **50/50 SECTION**

**What does it cost?** The table below sets out the contribution rates payable during 2015/2016 based on your annual rate of pay.

<b>Band</b>	<b>Range</b>	<b>50/50 Section Contribution Rate</b>
1	£0-£13,600	2.75%
2	More than £13,601 up to £21,200	2.9%
3	More than £21,201 up to £34,400	3.25%
4	More than £34,401 up to £43,500	3.4%
5	More than £43,501 up to £60,700	4.25%
6	More than £60,701 up to £86,000	4.95%
7	More than £86,001 up to £101,200	5.25%
8	More than £101,201 up to £151,800	5.7%
9	More than £151,801	6.25%

**What pension do I earn?** The LGPS is a career average revalued earnings pension scheme.

Your pension is 1/98<sup>th</sup> of each year's pensionable pay. For example for a pay of £49,000 in a year, the pension built up in that year would be £500. The pension earned each year is then revalued in line with CPI inflation. Go to [www.lgps2014.org.uk](http://www.lgps2014.org.uk) for more information.

**This information is provided for general guidance only and should not be relied on. These notes do not convey any rights upon the reader or any other person. LGPS rights will always be determined by the statutory regulations governing the scheme. For more information and a full scheme guide please contact the Pension Section, County Hall, Morpeth, NE61 2EF. Phone 01670 623571 or 01670 623570 or email [pensions@northumberland.gov.uk](mailto:pensions@northumberland.gov.uk)**

## Option To Join The Local Government Pension Scheme - LGPS

**Full Name** .....

**Date of Birth** .....

**National Insurance Number**.....

**Assignment (Pay) No**.....

**Date Started**.....

**Job Title**.....

Option 1 – Opting Into The Main Section	Option 2 – Opting Into The 50/50 Section
You pay full contributions You build up your pension at full rate You can opt for the 50/50 Section at any time	You pay half contributions You build up your pension at half rate You can opt for the Main Section at any time
<p><b>Declaration</b>            I confirm that I wish to be a member of the LGPS, in the main section, and request that pension contributions commence from the next available pay period following the date of this election</p>	<p><b>Declaration</b>            I confirm that I wish to be a member of the LGPS, in the 50/50 section, and request that pension contributions commence from the next available pay period following the date of this election. I also understand that I will automatically be enrolled into the Main Scheme on my future Auto Enrolment date.</p>
<p><b>Signed</b>.....</p>	<p><b>Signed</b>.....</p>
<p><b>Date</b>.....</p>	<p><b>Date</b>.....</p>

In due course the Pension Section will send you a notice confirming that you have been admitted to the scheme along with some further scheme information.

They will also send you a form which you should complete and return. The form allows you to investigate the transfer of previous pension rights into the scheme – This is **not** a request to transfer, simply a request that we investigate such a transfer for you and provide details of the options available. The form also allows you to nominate who you would wish to receive any lump sum due from the scheme on your death. To qualify for a pension you must normally complete 2 or more years scheme membership or affect a transfer into the scheme from another pension arrangement – Go to [www.lgps2014.org.uk](http://www.lgps2014.org.uk) for more information.

**Please return this form to – Employee Services, Corporate Resources,  
 Northumberland County Council, County Hall, Morpeth, NE61 2EF.**